

Form 309

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Michael J. Szudarek : Case No. 21-21330-CMB
Debtor(s) : Chapter: 13
: :
: :
: :

ORDER DISMISSING CASE WITHOUT PREJUDICE AND
TERMINATING WAGE ATTACHMENT

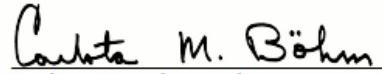
AND NOW, this *The 11th of April, 2022*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. §349. Creditors are directed to 11 U.S.C. §108(c) for time limits on filing a lawsuit to collect. **Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.**

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.


Carlota M. Böhm
United States Bankruptcy Court

Case Administrators to serve:
All Creditors and All Parties In Interest

In re:
Michael J. Szudarek
Debtor

Case No. 21-21330-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 11, 2022

Form ID: 309

Total Noticed: 66

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2022:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Michael J. Szudarek, 4523 Zane Place, Pittsburgh, PA 15214-1330 |
| 15382243 | Alltran, PO Box 722929, Houston, TX 77272-2929 |
| 15382258 | David J. Apothaker, Esq., Apothaker & Apothaker, 520 Fellowship Road, Suite C-306, Po Box 5496, Mount Laurel, NJ 08054-5496 |
| 15397081 | David J. Apothaker, Esq., Apothaker Scian PC, 520 Fellowship Road, Suite C-306, Po Box 5496, Mount Laurel, NJ 08054-5496 |
| 15382261 | + First National Bank of Omaha, Attn Bankruptcy Dept, Po Box 3128, Omaha, NE 68103-0128 |
| 15382263 | + First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128 |
| 15382266 | Nationwide Credit Inc., Po Box 15130, Wilmington, DE 19850-5130 |
| 15382285 | + Waste Management Company, c/o Receivable Management Services LLC, Po Box 19646, Minneapolis, MN 55419-0646 |
| 15382286 | + Waste Management Company, 2625 W. Grandview Road, Phoenix, AZ 85023-3109 |
| 15397088 | Weltman, Weinberg & Reis Co., LPA, 436 7TH Ave., Ste 2500, Pittsburgh, PA 15219-1842 |

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/Text: bkfilings@zwickerpc.com | Apr 11 2022 23:37:00 | American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943 |
| cr | + EDI: AISACG.COM | Apr 12 2022 03:38:00 | Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | + EDI: RECOVERYCORP.COM | Apr 12 2022 03:38:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | + Email/Text: ebnjts@grblaw.com | Apr 11 2022 23:36:00 | Ross Township, 437 Grant Street, 14th Floor, Frick Building, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101 |
| 15393883 | Email/PDF: bncnotices@becket-lee.com | Apr 11 2022 23:49:28 | AMEX TRS Co., Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 15382244 | + Email/PDF: bncnotices@becket-lee.com | Apr 11 2022 23:49:30 | American Express Corporation, Attn Bankruptcy Dept, Po Box 981540, El Paso, TX 79998-1540 |
| 15382245 | + Email/PDF: bncnotices@becket-lee.com | Apr 11 2022 23:49:28 | American Express Corporation, Po Box 981531, El Paso, TX 79998-1531 |
| 15387226 | + Email/Text: bkfilings@zwickerpc.com | Apr 11 2022 23:37:00 | American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943 |
| 15382246 | + Email/PDF: bncnotices@becket-lee.com | Apr 11 2022 23:49:28 | Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540 |
| 15382247 | + EDI: BANKAMER.COM | Apr 12 2022 03:38:00 | Bank of America, Po Box 982238, El Paso, TX 79998-2238 |
| 15382248 | + EDI: BANKAMER.COM | Apr 12 2022 03:38:00 | Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |

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|----------|---|----------------------|--|
| 15389257 | + EDI: BANKAMER2.COM | Apr 12 2022 03:38:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284 |
| 15397726 | + Email/Text: alexis@multisourcellc.com | Apr 11 2022 23:36:00 | Brickhouse OpCo I LLC, 4053 Maple Road Suite 122, Amherst, NY 14226-1058 |
| 15382249 | + EDI: CAPITALONE.COM | Apr 12 2022 03:38:00 | Capital One, Attn. Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15382251 | + EDI: CAPITALONE.COM | Apr 12 2022 03:38:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15382254 | + EDI: CAPONEAUTO.COM | Apr 12 2022 03:38:00 | Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15382253 | + EDI: CAPONEAUTO.COM | Apr 12 2022 03:38:00 | Capital One Auto Finance, Attn Bankruptcy Dept., Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15398059 | + EDI: AISACG.COM | Apr 12 2022 03:38:00 | Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360 |
| 15388366 | EDI: CAPITALONE.COM | Apr 12 2022 03:38:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15394883 | + Email/Text: bankruptcy@cavps.com | Apr 11 2022 23:37:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 |
| 15382256 | + Email/Text: bankruptcy@cavps.com | Apr 11 2022 23:37:00 | CitiBank, c/o Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321 |
| 15382257 | + Email/Text: bankruptcy@sw-credit.com | Apr 11 2022 23:37:00 | Comcast, c/o Southwest Credit Systems, 4120 International Parkway, #100, Carrollton, TX 75007-1957 |
| 15385441 | + EDI: DISCOVER.COM | Apr 12 2022 03:38:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany Ohio 43054-3025 |
| 15382260 | + EDI: DISCOVER.COM | Apr 12 2022 03:38:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 15382259 | + EDI: DISCOVER.COM | Apr 12 2022 03:38:00 | Discover Financial, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025 |
| 15401651 | + Email/Text: kburkley@berNSTeinlaw.com | Apr 11 2022 23:37:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15396482 | EDI: JEFFERSONCAP.COM | Apr 12 2022 03:38:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 15382255 | EDI: JPMORGANCHASE | Apr 12 2022 03:38:00 | Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850 |
| 15382265 | EDI: JPMORGANCHASE | Apr 12 2022 03:38:00 | JP Morgan Chase Bank, c/o Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850 |
| 15394848 | + Email/Text: RASEBN@raslg.com | Apr 11 2022 23:36:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15397084 | EDI: PENNDEPTREV | Apr 12 2022 03:38:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 15397084 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 11 2022 23:36:00 | PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 15402375 | EDI: PRA.COM | Apr 12 2022 03:38:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 15397085 | + Email/Text: paparalegals@pandf.us | Apr 11 2022 23:37:00 | Patenaude & Felix, A.P.C, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584 |

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| 15390796 | EDI: PENNDEPTREV | Apr 12 2022 03:38:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |
| 15390796 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Apr 11 2022 23:36:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946 |
| 15382268 | + Email/Text: bankruptcyteam@quickenloans.com | Apr 11 2022 23:37:00 | Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573 |
| 15382267 | + Email/Text: bankruptcyteam@quickenloans.com | Apr 11 2022 23:37:00 | Quicken Loans, 1050 Woodward Ave, Detroit, MI 48226-3573 |
| 15391451 | + Email/Text: bankruptcyteam@quickenloans.com | Apr 11 2022 23:37:00 | Quicken Loans, LLC, 635 Woodward Avenue, Detroit MI 48226-3408 |
| 15406591 | + Email/Text: ebnjts@grblaw.com | Apr 11 2022 23:36:00 | Ross Township, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101 |
| 15382269 | + Email/Text: bankruptcy@sw-credit.com | Apr 11 2022 23:37:00 | Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958 |
| 15382270 | + Email/Text: bankruptcy@sw-credit.com | Apr 11 2022 23:37:00 | Southwest Credit Systems, 4120 International Parkway #100, Carrollton, TX 75007-1958 |
| 15382271 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15398055 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 15382272 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15382830 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15382274 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank - JC Penney, Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 15382275 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank - Paypal Credit, Po Box 965060, Orlando, FL 32896-5060 |
| 15382276 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank - Sam's Club, Attn Bankruptcy Dept., Po Box 965060, Orlando, FL 32896-5060 |
| 15382278 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15382277 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank/Amazon, Attn Bankruptcy Dept., Po Box 965060, Orlando, FL 32896-5060 |
| 15382279 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005 |
| 15382280 | + EDI: RMSC.COM | Apr 12 2022 03:38:00 | Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060 |
| 15382281 | + EDI: WTRRNBNK.COM | Apr 12 2022 03:38:00 | Target, c/o TD Bank, Po Box 673, Minneapolis, MN 55440-0673 |
| 15382282 | + EDI: WTRRNBNK.COM | Apr 12 2022 03:38:00 | Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475 |
| 15397486 | EDI: USBANKARS.COM | Apr 12 2022 03:38:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108 |
| 15382283 | EDI: USBANKARS.COM | Apr 12 2022 03:38:00 | US Bank/RMS CC, Attn Bankruptcy Dept, Po Box 5229, Cincinnati, OH 45201 |
| 15382284 | EDI: USBANKARS.COM | | |

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Apr 12 2022 03:38:00 US Bank/RMS CC, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | Quicken Loans, LLC |
| cr | | Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/ |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15382250 | *+ | Capital One, Attn Bankruptcy Dept, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15382252 | *+ | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15397080 | *+ | Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321 |
| 15397083 | *+ | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 |
| 15397082 | *+ | Discover Financial, Attn Bankruptcy Dept, Po Box 3025, New Albany, OH 43054-3025 |
| 15382264 | *+ | First National Bank of Omaha, Attn: Bankruptcy, Po Box 3128, Omaha, NE 68103-0128 |
| 15382262 | *+ | First National Bank of Omaha, Attn Bankruptcy Dept, P.o. Box 3128, Omaha, NE 68103-0128 |
| 15382273 | *+ | Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15397086 | *+ | Target, c/o TD Bank, Po Box 673, Minneapolis, MN 55440-0673 |
| 15397087 | *+ | Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475 |

TOTAL: 2 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2022 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Brian Nicholas | on behalf of Creditor Quicken Loans LLC bnicholas@kmllawgroup.com |
| Jeffrey R. Hunt | on behalf of Creditor Ross Township jhunt@grblaw.com |
| Kenneth Steidl | on behalf of Debtor Michael J. Szudarek julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com |
| Maria Miksich | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. mmiksich@kmllawgroup.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmevf@chapter13trusteedpa.com |

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TOTAL: 7